

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA,  
WESTERN DIVISION**

**IN RE:**  
**WENCESLADO RAFAEL ZUNIGA**  
**Social Security No. XXX-XX-7588**  
**SALLY ZUNIGA**  
**Social Security No. XXX-XX-7240**  
**Debtor.**

**BK 20-70284-JHH-13**

**CONFIRMATION ORDER AND NOTICE OF  
REJECTION DAMAGES CLAIMS BAR DATE**

The above debtor(s) (the "Debtor") filed a chapter 13 plan on February 25, 2020, which was modified by the trustee's report and recommendation in accordance with Administrative Order No. 17-07 (as modified, the "Plan"). Based on the filings, evidence, and all other matters before the court (including the chapter 13 trustee's review and recommendation); and for the reasons stated on the record(s) of the hearing(s) held on confirmation of the Plan; and all interested parties having been afforded sufficient notice and opportunity to be heard; and all unresolved objection(s) to confirmation (if any) having been withdrawn or overruled; and all motion(s) to dismiss without confirmation (if any) having been withdrawn or denied; and the court having determined that the Plan meets the requirements of 11 U.S.C. § 1325; it is ORDERED:

1. Confirmation. The Plan is confirmed with the following modifications:

- a. [Section 2.1] The regular payment amount is increased to \$2,106.00 monthly.
- b. [Section 3.3] The fixed payment to America's First Federal Credit Union on its secured claim (claim number one) is increased to \$475.00 monthly. The fixed payment to Alabama One Credit Union on its secured claim (claim number 11) is increased to \$80.90 monthly. The fixed payment to Alabama One Credit Union on its secured claim (claim number 12) is increased to \$286.51 monthly. The Debtor stipulates that the value of the collateral securing the claim of Alabama One Credit Union (claim number 11) equals or exceeds the total amount of the creditor's claim. To the extent the Plan's description of the property securing the claim of Alabama One Credit Union (claim number 11) differs from the description of the property in the collateral document(s) attached to the creditor's proof of claim (e.g., there is a make, model, or model year discrepancy), the Plan is modified to conform the description of the property in the Plan to the description of the property in said collateral document(s).

2. Attorney's Fee. The Debtors' attorney is awarded a fee in the amount of \$3,750.00, of which \$3,750.00 is due and payable from the estate.

3. Dismissal. If this case is dismissed, any monies received by the chapter 13 trustee prior to the order of dismissal shall be distributed according to the Plan. Any monies received after an order of dismissal shall be distributed to the Debtor.

4. Relief from Stay and Co-Debtor Stay. If the Debtor elected, in Section 3.5 of the Plan, to surrender collateral securing a creditor's claim, then (a) the stay under 11 U.S.C. § 362(a) is terminated as to the collateral only, and (b) the stay under 11 U.S.C. § 1301(a) is terminated in its entirety as to any co-debtor duly served with the Plan.

5. Rejection Damages Claims Bar Date. Pursuant to Rule 3002(c)(4) of the Federal Rules of Bankruptcy Procedure, the later of (A) the general claims bar date and (B) the date that is 30 days after the date of this order is set as the deadline for filing claims arising from the rejection of an executory contract or unexpired lease under Section 6.2 of the Plan. *See also* 11 U.S.C. § 502(g)(1).

**DONE** this the 22nd day of October, 2020.

/s/ JENNIFER H. HENDERSON  
UNITED STATES BANKRUPTCY JUDGE